## THE LOUIS LITTLE ATTORNEYS MEMORIAL FUND OF THE ALLEGHENY COUNTY BAR FOUNDATION

\$ 3,000 00

Pittsburgh, Pennsylvania

## PROMISSORY NOTE

For value received, the undersigned ("Maker") this 31st day of Aucust, 2001, promises to pay to the order of The Louis Little Attorneys Memorial Fund ("Holder"), its successors and assigns, at 400 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219, the principal sum of Three Thomas Dollars (\$3,000), together with interest at 6% (six percent) per annum calculated from the date hereof on the unpaid principal balance of this note in equal installments beginning four months after the earlier of graduation from, or ceasing to be enrolled as a student at, Cornel University School of Law, or another accredited school of law to which Maker transfers. Payments of 207 Dollars (\$207) shall be made by the Maker to the Holder on or before the first day of each month for 19 months until all installments of principal and interest have been paid in full.

Maker shall make all payments hereunder to Holder in lawful money of the United States of America and in immediately available funds. Until such time as the Maker receives notice to the contrary, Maker shall make all payments to The Louis Little Attorneys Memorial Fund, The Allegheny County Bar Foundation, 400 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219.

Maker shall have the right to prepay any or all of the principal amount of this Note at any time by paying such principal amount together with any interest accrued thereon to date of payment without the payment of any premium or other penalty.

Maker expressly acknowledges and certifies this to be an educational loan made under a program funded by a non-profit institution.

Maker shall immediately be in default upon failure to make any payment due hereunder or upon Maker's failure to notify Holder of any change of residence, mailing address or law school attendance status within fourteen days of the effective date of the change. In the event of a default by Maker, all principal and interest under this Note shall at the option of the Holder hereof become immediately due and payable.

Maker hereby expressly waives presentment, demand, notice of demand, protest, notice of protest or other notice of dishonor of any kind in connection with the delivery, acceptance, performance, default or enforcement of this Note.

Failure at any time to exercise any of the rights of the Holder shall not constitute a waiver of such rights and shall not bar the exercise of any of such rights at a later date.

In case of default, Maker agrees to pay court costs and collection expenses, including attorneys' fees of 25% of the amount due, but, in no event less than \$200.

This Note shall be governed by and construed and enforced under the laws of the Commonwealth of Pennsylvania.

This Note may be amended or modified only by written agreement duly executed by the Maker and Holder of this Note.

In the event that any payment is made by check dishonored by the drawee bank, there shall be added to the amount owing under this Note the sum of Fifty Dollars (\$50.00) to cover charges related to such dishonored check.

IN WITNESS WHEREOF and intending to be legally bound, the undersigned has caused this Note to be duly executed on the day indicated above.

WITNESS

SWORN and Subscribed before me this

31 day of daugust, 2001.

Notary Rublic

My Commission Expires:

Notarial Seal
Margaret Ann Lewis, Notary Public
Pittsburgh, Allegheny County
My Commission Expires Nov. 16, 2004
Member, Pennsylvania Association of Notaries